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**DEVAL L. PATRICK**  
GOVERNOR

November 15, 2013

To the Members of the Massachusetts Congressional Delegation:

As you consider current proposals to change the Affordable Care Act (ACA), I write to remind you about what we have learned from health care reform in Massachusetts, and to inform you of some of our experiences so far with implementing it.

We have seen firsthand the positive changes brought about by a strong individual insurance market with protections that ensure a basic level of care. Individuals are protected from being dropped from insurance when they need it most, or being denied coverage because of a pre-existing condition. Benefits must meet minimum standards, and there are limits on individuals' exposure to out-of-pocket costs for needed health care. And the rest of us are protected against having our premiums inflated or our taxes tapped to pick up the tab for the uninsured or underinsured. With these basic features in place, we have achieved near universal coverage, better health and slower growth in health costs. With the ACA, the same can and will happen for the country.

Much has been made of the fact that some Americans have had their current policies canceled by their insurers. Some of that, we know, is in the normal course of annual insurance renewals. Some is because the existing policies do not provide the minimum level of coverage required by the ACA. So long as the means for individuals to learn about and enroll in affordable alternatives is available, through an improved website, a call center or otherwise, the transition of people from non-compliant policies to compliant ones should proceed.

Nonetheless, the public has been poorly informed about this transition, and too many consumers are unable to enroll conveniently in compliant plans. For some, the temporary delay proposed yesterday by the President may be appropriate. Our experience in Massachusetts tells us that our health plans and their customers have prepared for the transition and are unlikely to need or to use the additional time.

However, any delay in requiring plans to meet the basic standards of the ACA must only be temporary. Leaving non-compliant plans to remain permanently in place means we revert to the status quo: a broken health care system where many people carry policies that don't cover them when they get seriously ill, and where those with comprehensive coverage pay for those uninsured or underinsured in higher premiums and taxes. Permitting plans to be permanently non-compliant means the pool of individuals who do purchase plans through the marketplaces will likely be sicker on average, and their options will be more expensive and constrained. And it will disrupt the market-based model on which premiums and policy options hinge.

We benefit in Massachusetts from broad, bipartisan support for health reform and the willingness of our legislature -- encouraged by business, labor, industry, patient advocates and others -- to make refinements to our plan as we go. The President does not enjoy that collaboration with the Congress, and the American people suffer as a result. If you wish to take further legislative action to ensure the successful extension of the benefits of the ACA to all our citizens, I would humbly propose that you consider granting the administration broader authority to make adjustments to the ACA by regulation so long as such regulations advance the fundamental goal. That way any administration can make changes in the details of implementation quickly in response to lessons learned along the way.

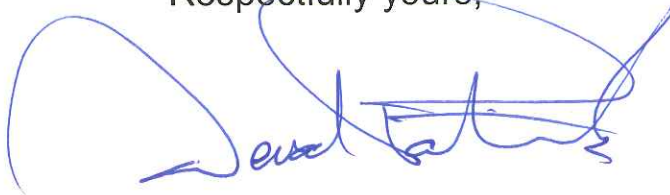


The fundamental goal of the Affordable Care Act is to give all Americans access to reliable, quality health insurance at a reasonable cost. Guaranteeing a basic level of coverage for everyone is the first step towards fixing our broken health care system and promoting a healthier population. We have seen in Massachusetts how well it works and how important it is. While the transition is challenging for some, I urge you not to lose sight of the long-term good for all as you consider any changes or adjustments to the Affordable Care Act.

For these reasons, I urge you to oppose any bill that extends access to non-compliant plans beyond a short transition period.

With continued thanks for your partnership, I am

Respectfully yours,

A handwritten signature in blue ink, appearing to read "David L. Bonior", is written over the closing "Respectfully yours,".